



CAPSULE

CalPERS Health Plan Premiums for 2020

In June, CalPERS approved the results of the rate negotiations with their health plan providers to set the monthly premiums for 2020. The overall weighted average increase for CalPERS health plans will be 4.65% next year. By comparison, the average rate increase for 2019 was 1.16%.

Rate changes for next year vary widely from plan to plan. All health maintenance organization (HMO) basic and Medicare plans will be higher than 2019 rates, ranging from Health Net SmartCare (a basic plan, up 18.15%), followed by Blue Shield Access+ (up 13.91%), and Anthem HMO Traditional (up 7.86%). HMO Medicare plans will increase 6.08% on average.

Among basic preferred provider organizations (PPOs), PERS Select premiums will not change, PERSCare premiums will increase 6.45%, and PERS Choice and Anthem EPO Del Norte will both go up by 2.91%.

Basic (B)	2020 State Health Premiums			Percentage Change From 2019
	Single	2-Party	Family	
Anthem HMO Select	\$787.79	\$1,575.58	\$2,048.25	6.04%
Anthem HMO Traditional	\$1,115.75	\$2,231.50	\$2,900.95	7.86%
Blue Shield Access+	\$910.16	\$1,820.32	\$2,366.42	13.91%
Blue Shield Trio	\$701.06	\$1,402.12	\$1,822.76	N/A
Health Net Salud y Más	\$403.55	\$807.10	\$1,049.23	7.07%
Health Net SmartCare	\$860.96	\$1,721.92	\$2,238.50	18.15%
Kaiser CA	\$730.05	\$1,460.10	\$1,898.13	3.06%
Kaiser Out of State	\$995.19	\$1,990.38	\$2,587.49	3.16%
Sharp	\$606.02	\$1,212.04	\$1,575.65	2.08%
United Healthcare	\$726.95	\$1,453.90	\$1,890.07	4.48%
Western Health Advantage	\$731.96	\$1,463.92	\$1,903.10	3.56%

Here's some good news: All Medicare PPO premiums will be a little cheaper, dropping an average 2.52%.

CalPERS Board members said again this year that they were unhappy with the rising costs of members' health care. They encouraged staff and the health plans to do better for CalPERS members when they begin their negotiations for 2021 health plan rates.

Under the terms of the Memorandum of Understanding (MOU) negotiated by your Bargaining Team, the state pays 80 percent of the calculated monthly premium for employees and 80 percent for eligible dependents -- one of the best formulas in all of state service.

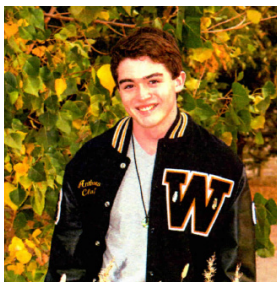
The State's share of the premiums for CAPS-represented employees is based on the weighted average percentage of the four most utilized plans. For the 2020 calculations, the four most utilized plans are Kaiser Permanente, Blue Shield Access+ HMO, PERS Choice, and United Healthcare HMO. The State's Unit 10 contribution and employees' out-of-pocket costs will be published in next month's CAPSule and an upcoming CAPS News weekly email to help members decide whether to make changes to coverage during the September 9 to October 4, 2019 open enrollment period.

As always, CAPS remains committed to protecting the excellent health care benefits that members have earned through their service to the State. It's one more reason to continue supporting your by maintaining your membership. Together, we're stronger.

2019 CAPS Dependent Scholarship Winners!

Each year, CAPS awards several \$500 scholarships to members' dependents. Candidates must be enrolled in an accredited university or community college and, for this year, each submitted an application with references by June 3.

Congratulations to all the following 2019 CAPS Scholarship winners!



"I am very grateful to have been awarded this scholarship, which will assist me in my education in mechanical engineering at UC San Diego."
-**J. Donohoe**, UC San Diego



"Majoring in Biology and Equine Science at Colorado State University and will graduate in 2020."
-**P. Awtery**, Colorado State University - Fort Collins



"I am a dedicated student that is passionate about volunteerism and activism within my community. I plan on studying to become a Psychiatric Nurse Practitioner."
-**S. Sinnen**, University of Wisconsin - Milwaukee



"Majoring in Neurobiology, Physiology and behavior at UC Davis and will graduate in 2020."
-**B. Kodira**, UC Davis



"I will study Mechanical Engineering at UCLA and participate in the Navy Reserve Officer Training Corp (NROTC) Program to later service as a U.S. Naval Officer. Thank you CAPS!"
-**T. Larner**, UC Los Angeles

"Thank you CAPS and CAPS members for helping me pursue my education toward becoming the best medical professional I can be."



-**D. O'Shaughnessy**, Milwaukee School of Engineering

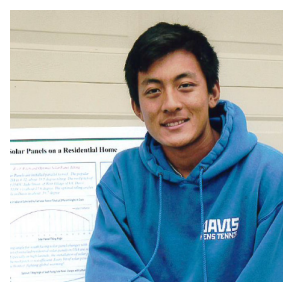


"Thank you CAPS Scholarship for helping me take a step towards furthering my passion for the sciences at Duke."
-**C. Wang**, Duke University

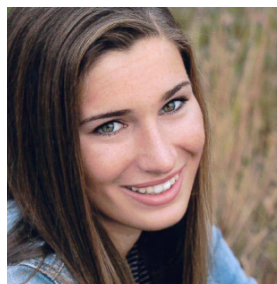


"Majoring in biology at Elmhurst College in Illinois and will graduate in 2020."
-**T. Funderburk**, Elmhurst College

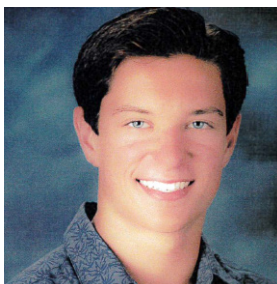
"Thanks to CAPS for giving out these scholarships and to my mom for telling me about this opportunity."
-**T. Zu**, Cal State Sacramento



"I would like to thank the individuals who have provided me this scholarship and help me invest towards myself."
-**S. Ahmed**, UC Davis



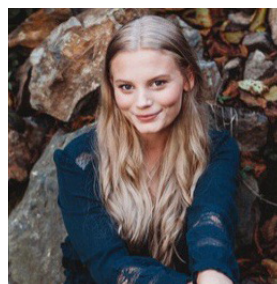
"I am honored to receive the CAPS scholarship, as I have an affinity for academics, and it will help to state my hunger for knowledge."
-**A. Ferrero**, Cal Poly - San Luis Obispo



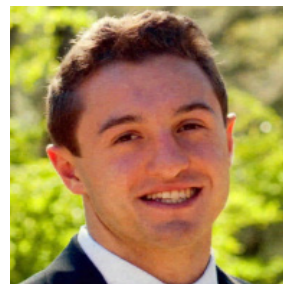
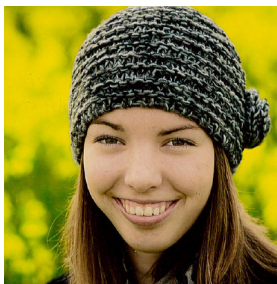
"I am pursuing a criminal justice career in order to serve and protect the public by making decisions based upon empirical data."
-**D. Yingst**, Liberty University



"I appreciate organizations that give scholarships to college students. The cost of acquiring a higher education is greatly reduced by the generosity of CAPS. Thank you!"
-**S. Gerstenberg**, Cal State Humboldt



"I am thankful for the opportunity given by CAPS. I also thank my parents, who immigrated here, working to create a better life for me."
-**D. Wang**, UC Berkeley
"I am blessed and thankful for that I can help my family pay for my education."
-**E. Walsh**, UC Davis



The Benefit of CAPS' Workplace Representation

by Patty Velez, President

Three real-life situations, one question:

1. You're called into a meeting with managers and personnel staff. As the discussion begins, it becomes apparent they suspect you of filing a false timesheet. What should you do?
2. A colleague insists you've made mistakes on a project that has increased everyone's workload. The coworker is shouting and assuming a threatening posture toward you during a meeting, and even chases you down the hall and yells at you as you leave the work area. What should you do?
3. You receive a notice that you have been overpaid for nearly a year. The total: \$6,000. The state wants its money, all of it. What should you do?

"...CAPS' staff experts can give you an honest, clear-eyed assessment as you sort through your options."

The answer is the same for all three scenarios: **CONTACT CAPS IMMEDIATELY.**

One benefit of CAPS membership is access to knowledgeable, talented, and committed labor consultants and attorneys ready to assist you when you have a problem at work.

Sometimes all it takes is a staff phone call to the right person in the department to solve a difficult situation. CAPS' philosophy is that representation works best when it facilitates a mutually-agreeable solution instead of a protracted conflict.

But when that doesn't work, CAPS staff knows the law. They are intimately familiar with CAPS' Memorandum of Understanding (MOU). And they are dedicated to ensuring that your employer adheres to statutes and regulations

governing state employment and follows the terms of our contract.

Model employees may need representation, too. CAPS' labor consultants and attorneys do far more than defend members accused of bad behavior. Many cases arise from employers breaking the terms of our contract, or making honest mistakes that affect working conditions or pay. And though accusations of bad behavior are rare, like car insurance, CAPS membership protects you from the unexpected.

Hiring an experienced attorney who knows the system costs thousands of dollars. Handling a matter yourself could be a nightmare of obscure language and murky rules that you would have to learn on the fly: "Skelley hearing," "hardship transfer," "non-merit statutory appeal."

What is the difference between a grievance and a complaint? Or the deadline to file a formal grievance? Or the steps in the grievance process all the way up to arbitration?

Why place yourself at a disadvantage with no one in your corner as you go up against a department representative or attorney? The strength and resources you get with your CAPS membership levels the playing field.

CAPS can't fix every problem. Some issues, like workplace discrimination, fall outside the scope of representation. But regardless of the circumstances, CAPS' staff experts can give you an honest, clear-eyed assessment as you sort through your options. They're here for you. It's a member-only benefit you might think you'll never need ... until you need it.

How to Access CAPS Labor Representatives!

- Call your nearest CAPS office (Sacramento: 916-441-2629; San Francisco: 415-861-6343; Pasadena: 818-246-0629) or email (caps@capsscscientists.org) with a concern. Don't allow an issue to fester and blow up.
- Collect facts and provide specific details and documentation. Try to be thorough but concise. Something that happened last week is probably more relevant than something that happened five years ago.
- Some workplace issues fall outside the scope of CAPS' representation. A good rule of thumb: If your supervisor wants to give you directions about how to do things going forward, you don't have the right to have a representative present. If your supervisor wants to ask you about something you did in the past, you should call your nearest CAPS office first.
- Do not go into a disciplinary meeting without first contacting CAPS. If you find yourself the subject of an inquiry, explain that you need to contact your union representative.



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Why wait? You can GO GREEN in less than two minutes by filling out a simple on-line form at www.capsscscientists.org/resources/capsule. Thank you!



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